

Art Unit: 3621

CLMPTO

October 1, 2004

D.T

1. Process for payment comprising an operation of opening a communication session between a first user terminal and a merchant site server, on a first communication support, characterized in that it comprises, during said communication session:

- an operation of transmission by the user terminal of information identifying the user,
- an operation of transmitting to a payment server the information identifying the user,
- an operation of constituting by said user terminal a single use payment certificate,
- an operation of transmitting by the payment server of confidential information to a second user terminal, by means of a second communication support on which each address is attributed to at most one user terminal,
- an operation of transmission by the first terminal of said confidential information;
- an operation of verification, by the payment server, of the correspondence between the confidential information received from the first terminal on the first communication network with the confidential information transmitted to the second user terminal, and
- in case of correspondence, an operation of validation of payment.

2. Process according to claim 1, characterized in that the operation of constitution comprises:

- an operation of receiving the name of said merchant and the amount of payment; and

**BEST AVAILABLE COPY**

Art Unit: 3621

- an operation of displaying in a window on a screen of the first user terminal, said window comprising the display of the name of the merchant site and of the amount of payment.

3. Process according to claim 2, characterized in that:

- in the course of the reception operation, the name of the user is received and
- in the course of the display operation, the name of the user is displayed in said window.

--4. (amended) Process according to claim 2, characterized in that:

- in the course of the reception operation, an account number attribute to the user is received and
- in the course of the display operation, the account number is displayed in said window.--

--5. (amended) Process according to claim 2, characterized in that:

- in the course of the reception operation, the name of a payer entity is received and

- in the course of the display operation, the name of the payer entity is displayed in said window.--

--6. (amended) Process according to claim 1, characterized in that it comprises an operation of transmission by the merchant site of a demand for emission of the payment certificate to a third party site.--

Art Unit: 3621

--7. (amended) Process according to claim 1, characterized in that it comprises an operation of allocating a certificate of integrity to the payment certificate and to the confidential information acquired by the user.--

--8. (amended) Process according to claim 1, characterized in that it comprises an operation of transmitting of an amount available in the account attributed to said user.--